

Congress of the United States

Washington, DC 20510

March 21, 2022

President Joseph R. Biden
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear President Biden:

Thank you for all your work to mitigate the impact of the coronavirus pandemic. We must continue this important progress by providing relief to everyday Americans from the challenges of the pandemic. Although American families, communities, and our economy have made great strides in overcoming COVID-19, it is still impacting people's lives. A recent report¹ found that "considerable unmet needs remained near the end of 2021, with 20 million households reporting having too little to eat in the past seven days and 10 million households behind on rent." Unemployment remains higher than two years ago, and families are experiencing significant price increases on household goods, food, and energy. Accordingly, we believe that the Administration should extend its pause on student loan repayment and interest accrual.

We were encouraged to see the Administration extend the pause for another 90 days earlier this year, from February to May 2022. We believe that a further extension is necessary, at least through the end of this year. A 2020 report² from the Department of Education found that the resumption of payments would be complicated, both for the Department and for borrowers. As it explained, the government will "face a heavy burden in 'converting' millions of borrowers to active repayment," and that some borrowers could become delinquent and default on their loans. For these reasons, we are concerned that both the Department and borrowers are unprepared to resume payments in May. Defaulting on federal student loans comes with serious consequences for borrowers—including putting Social Security retirement benefits at risk, risk of being sued, having tax refunds withheld, and having paychecks garnished, among many other serious consequences. This is an unfortunate reality for those who have suffered economically and otherwise during the pandemic—and we believe these consequences can be mitigated through a continued pause in payments.

Millions of borrowers have benefitted from the pause in payments. Although progress has been made, we believe it is vital to ensure that we continue to work to alleviate the continued impact the pandemic is having on families across the country. Therefore, we request that you continue to suspend student loan payments, at least until the end of this year.

Thank you for your attention to this matter. We look forward to your response.

Sincerely,

¹ <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-economys-effects-on-food-housing-and>

² <https://www2.ed.gov/about/reports/annual/2020report/fsa-report.pdf>

Sincerely,



Conor Lamb
Member of Congress



Michael F. Doyle
Member of Congress



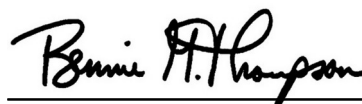
Troy Carter
Member of Congress



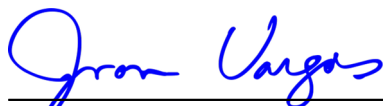
David N. Cicilline
Member of Congress



Deborah K. Ross
Member of Congress



Bennie G. Thompson
Member of Congress



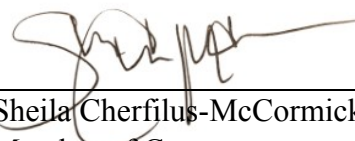
Juan Vargas
Member of Congress



Tom Malinowski
Member of Congress



Tim Ryan
Member of Congress



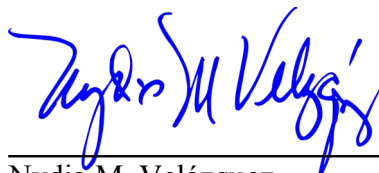
Sheila Cherfilus-McCormick
Member of Congress



James P. McGovern
Member of Congress



Eleanor Holmes Norton
Member of Congress



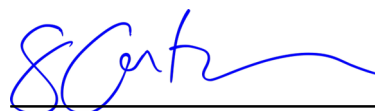
Nydia M. Velázquez
Member of Congress



Rashida Tlaib
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André Carson
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Sean Casten
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J. Luis Correa
Member of Congress



Jamie Raskin
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Jimmy Panetta
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Gregorio Kilili Camacho
Sablan
Member of Congress



Mark DeSaulnier
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Brendan F. Boyle
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Mike Thompson
Member of Congress



Colin Z. Allred
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Ruben Gallego
Member of Congress



Matt Cartwright
Member of Congress



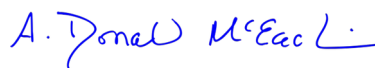
David J. Trone
Member of Congress



Mike Quigley
Member of Congress



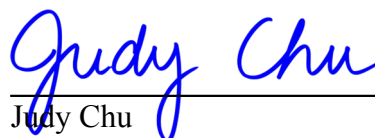
Lauren Underwood
Member of Congress



A. Donald McEachin
Member of Congress



Marie Newman
Member of Congress



Judy Chu
Member of Congress



Nikema Williams
Member of Congress



Diana DeGette
Member of Congress



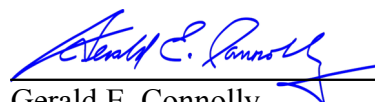
Carolyn B. Maloney
Member of Congress



Dwight Evans
Member of Congress



Alma S. Adams, Ph.D.
Member of Congress



Gerald E. Connolly
Member of Congress



Pete Aguilar
Member of Congress



Linda T. Sánchez
Member of Congress

Handwritten signature of Anthony G. Brown in black ink.

Anthony G. Brown
Member of Congress

Handwritten signature of Darren Soto in blue ink.

Darren Soto
Member of Congress

Handwritten signature of Ritchie Torres in black ink.

Ritchie Torres
Member of Congress